

UNITED STATES BANKRUPTCY COURT

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 21-12434-CMG  
Chapter: 7  
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Elsie Obadiaru  
fka Elsie N. Obadiaru, fka Elsie Olejeme  
30 Redwick Way  
South River, NJ 08882

Social Security No.:  
xxx-xx-4526

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,  
OF HEARING ON APPLICATIONS FOR COMPENSATION  
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Christine M. Gravelle on:

DATE: January 3, 2023  
TIME: 02:00 PM  
LOCATION: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$14,527.97
TOTAL DISBURSEMENTS:	\$ 293.01
BALANCE ON HAND:	\$14,234.96

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

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APPLICANT(S)  
Andrea Dobin  
Chapter 7 Trustee

COMMISSION OR FEES  
\$2,202.80

EXPENSES  
\$ 24.39

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The trustee's application to abandon the following property will be heard and acted upon:  
None

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will  
be heard at that time of the final meeting.

Dated: December 1, 2022

JAN: pbf

Jeanne Naughton  
Clerk

In re:

Elsie Obadiaru

Debtor

Case No. 21-12434-CMG

Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin

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Date Rcvd: Dec 01, 2022

Form ID: 192

Total Noticed: 42

The following symbols are used throughout this certificate:

**Symbol**

<b>Symbol</b>	<b>Definition</b>
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2022:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	#+ Elsie Obadiaru, 30 Redwick Way, South River, NJ 08882-2611
519228405	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
519147919	+ State of New Jersey, Department of Taxation, P.O. Box 448, Trenton, NJ 08646-0448
519147920	+ Svo Portfolio Services, Attn: Loan Servicing Administration, 9002 San March Court, Orlando, FL 32819-8600
519147923	+ university radiology, 264 Amboy Avenue, Metuchen, NJ 08840-2441

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 01 2022 20:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 01 2022 20:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
acc	+ Email/Text: joe@joefriedmancpa.biz	Dec 01 2022 20:54:00	Joseph B. Friedman, PO Box 734, Cherry Hill, NJ 08003-0734
519206068	+ Email/Text: bkfilings@zwickerpc.com	Dec 01 2022 20:55:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
519147902	+ Email/PDF: bncnotices@becket-lee.com	Dec 01 2022 20:58:15	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519225082	Email/PDF: resurgentbknotifications@resurgent.com	Dec 01 2022 20:57:59	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519147903	Email/Text: creditcardbkcorrespondence@bofa.com	Dec 01 2022 20:54:00	Bank of America, Attn: Bankruptcy, Nc4-105-03-14 Po Box 26012, Greensboro, NC 27420
519147905	+ Email/Text: bankruptcy.notifications@fisglobal.com	Dec 01 2022 20:55:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
519147906	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 01 2022 20:58:09	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519218589	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 01 2022 20:58:16	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
519147907	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 01 2022 21:08:33	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519221221	Email/Text: bnc-quantum@quantum3group.com		

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519147908	^ MEBN	Dec 01 2022 20:55:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
519147909	^ MEBN	Dec 01 2022 20:51:12	Equifax, POB 740241, Atlanta, GA 30374-0241
519147910	+ Email/Text: crdept@na.firstsource.com	Dec 01 2022 20:51:50	Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519147911	+ Email/Text: bankruptcy@huntington.com	Dec 01 2022 20:55:00	First Source Advantage, LLC, Po Box 628, Buffalo, NY 14240-0628
519147912	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Dec 01 2022 20:55:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
519344976	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 01 2022 20:55:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519344977	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 01 2022 20:55:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
519147904	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 01 2022 20:58:12	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302, JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
519233173	+ Email/Text: RASEBN@raslg.com	Dec 01 2022 20:54:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519147913	Email/Text: govtaudits@labcorp.com	Dec 01 2022 20:55:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519147914	+ Email/Text: bankruptcy@marinerfinance.com	Dec 01 2022 20:55:00	labCorp, Esoterix Genetic Laboratory, P.O.Box 2240, Burlington, NC 27216
519147915	+ Email/Text: nsm_bk_notices@mrc cooper.com	Dec 01 2022 20:55:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
519147916	^ MEBN	Dec 01 2022 20:52:05	Mr. Cooper, Attn: Bankruptcy, Po Box 619098, Dallas, TX 75261-9098
519272380	+ Email/Text: bncmail@w-legal.com	Dec 01 2022 20:55:00	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
519147917	+ Email/Text: rwjebn@rwjbh.org	Dec 01 2022 20:55:00	Prosper Marketplace Inc., C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519188105	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Dec 01 2022 20:58:12	Robert Wood Johnson Hospital, PO Box 15448, Newark, NJ 07192-5448
519262111	+ Email/PDF: SoFiBKNotifications@resurgent.com	Dec 01 2022 20:58:07	Secretary of Housing and Urban Development, 451 7th Street S.W, Washington DC 20410-0002
519147918	+ Email/PDF: SoFiBKNotifications@resurgent.com	Dec 01 2022 20:57:56	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121-7285
519264043	+ Email/PDF: gecsed@recoverycorp.com	Dec 01 2022 20:58:06	Sofi Lending Corp, 375 Healdsburg Avenue, Suite 280, Healdsburg, CA 95448-4151
519149863	+ Email/PDF: gecsed@recoverycorp.com	Dec 01 2022 20:58:05	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519147921	+ Email/PDF: gecsed@recoverycorp.com	Dec 01 2022 20:58:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519147922	Email/Text: DASPUBREC@transunion.com	Dec 01 2022 20:54:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
			TransUnion, 555 W. Adams Street, Chicago, IL 60661

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519246290	+ Email/Text: bankruptcy@huntington.com	Dec 01 2022 20:55:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
519147924	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 01 2022 20:58:08	Wells Fargo Bank NA, Attn: Wells Fargo Bankruptcy, 435 Ford Road, Suite 300, Saint Lewis Park, MN 55426-4938
519206942	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 01 2022 20:57:55	Wells Fargo Bank, N.A., 435 Ford Road, Suite 300, St. Louis Park, MN 55426-4938

TOTAL: 37

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519262112	*+	SoFi Lending Corp, 2750 E Cottonwood Pkwy Suite 300, Salt Lake City, UT 84121-7285

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2022 at the address(es) listed below:

Name	Email Address
Andrea Dobin	ecftrusteead@msbnj.com NJ55@ecfcbis.com;trusteedobin@remote7solutions.com
Andrea Dobin	on behalf of Trustee Andrea Dobin adobin@msbnj.com cgallo@msbnj.com
Brian C. Nicholas	on behalf of Creditor The Huntington National Bank bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor The Huntington National Bank dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Joseph R Zapata, Jr	on behalf of Trustee Andrea Dobin jzapata@msbnj.com
Michelle Labayen	on behalf of Debtor Elsie Obadiaru michelle@labayenlaw.com rahaf@labayenlaw.com;arly@labayenlaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7